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PATENT  
Attorney Docket No.: 040246-000100US

TOWNSEND and TOWNSEND and CREW LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Ihab Shraim et al.

Application No.: 10/709,398

Filed: May 2, 2004

For: ONLINE FRAUD SOLUTION

Customer No.: 20350

Confirmation No. 3397

Examiner: Tamara Teslovich

Technology Center/Art Unit: 2137

AMENDMENT

***Via EFS-Web***

***Mail Stop Amendment***

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed December 10, 2008 and the Office Action mailed March 13, 2008, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 21 of this paper.